

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

LUIS IVAN MARRERO MARTINEZ  
ANA EVELYN ORTIZ SANTOS  
DEBTOR(S)CASE NO. 18-03283-BKT  
CHAPTER 13**TRUSTEE'S REPORT ON CONFIRMATION**

1. A meeting of creditors pursuant to Section 341 was held on 07/18/2018. The meeting was (was not) duly attended by debtor(s) and their attorney.
2. The liquidation value of the estate is: \$125.00 (P.V. \$144.00)
3. With respect to the attached payment plan:

PLAN DATE: June 11, 2018

PLAN BASE: \$11,232.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 11/6/2018☐

FAVORABLE

☒

UNFAVORABLE

**1. [X] DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):**

Plan has no provision for direct payments to Scotiabank (mortgage). Creditor has filed an objection confirmation (dkt. #10) based on debtors' failure to provide for the pre-petition arrears and for direct payments post-petition.

**[X] OTHER:**

**1) Debtors have filed an Adversary Proceeding (18-00086) against Scotiabank to determine validity of mortgage lien over their residential real property. Lien is not valid as it was not recorded at the Property Registry. Debtors request that debt be classified as a general unsecured. 2) Plan Part 5.1 needs to be revised as it provides for unsecured pro-rata distribution, however case has a LV of \$125.00 at a PV of \$144.00.**

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

/s/ Elvis Cortes

Elvis Cortes

Atty: ROBERTO FIGUEROA

USDC #305214

**ALEJANDRO OLIVERAS RIVERA**

Chapter 13 Trustee

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CMC - SR